WHAT IS CLAIMED:

1.   A voice recognition system for interactively gathering information from a plurality of users over a communications network, comprising:

a remote device for establishing a voice connection with said system over the communications network;

a processor for generating and transmitting a plurality of verbal questions interactively to a user associated with said remote device to complete a textual document; and

a storage device for storing user's verbal responses to said plurality of questions to provide a verbal document;

wherein said processor converts said verbal document into said textual document.

2.   The system of claim 1, wherein said processor is operable to translate said verbal document in one language into said textual document in another language.

3.   The system of claim 1, wherein said processor is operable to generate one or more supporting documents in accordance with said verbal document.

4.   The system of claim 1, wherein said document is a credit investigation document; and wherein said processor is operable to generate supporting documents for said credit investigation document.

5.   The system of claim 4, wherein said processor is operable to transmit said credit investigation document and said supporting documents to a third party for underwriting.

6.   The system of claim 4, wherein said processor is operable to transmit said credit investigation document and said supporting documents to a third party for credit approval.

7.   The system of claim 4, wherein said processor is operable to transmit said credit investigation document and said supporting documents to a plurality of third parties to bid on the underwriting, and notifying a third party with the best bid and said user associated with said remote device of said third party with the best bid.

8.   The system of claim 1, wherein said storage is operable to store an incomplete verbal application; wherein said processor generates and transmits remaining unanswered questions to said user in order to complete the verbal application.

9.   The system of claim 1, wherein said processor is operable to transmit a portion of said textual document to a third party for verification or confirmation.

10.   The system of claim 1, further comprising a device for transmitting said textual document to said user for confirmation or execution.

11. The system of claim 1, wherein said document is an application or form.

12. The system of claim 1, wherein said network being one of the following: telephone network, wireless network, satellite network, cable network, and Internet.

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13. The method of interactively gathering information from a plurality of users over a communications network using a voice recognition system, comprising the steps of:

establishing a voice connection with said system over the communications network by a user;

10 generating and transmitting a plurality of verbal questions interactively to said user to complete a textual document;

storing user's verbal responses to said plurality of questions to provide a verbal document; and

converting said verbal document into said textual document.

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14. The method of claim 13, further comprising the step of translating said verbal document in one language into said textual document in another language.

15. The method of claim 13, further comprising the step of generating one or more

20 supporting documents in accordance with said verbal document.

16. The method of claim 13, wherein said document is an application or form.

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17.   The method of claim 13, wherein said network being one of the following: telephone network, wireless network, satellite network, cable network, and Internet.